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Zhu

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(54) **CONTEXT-BASED CARD SELECTION
DEVICE**

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Zhu, Weiwen, *Over-the-Air Card Provisioning System and Method*,
filed Dec. 23, 2003, U.S. Appl. No. 10/744,169, Specification (41
pgs.) and Drawing (10 sheets).

(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
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(57) **ABSTRACT**

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G06F 17/00 (2006.01)

(52) **U.S. Cl.** **235/375; 235/380; 235/379**

(58) **Field of Classification Search** 235/379,
235/380, 375

See application file for complete search history.

A card transaction device is provided for selecting virtual
cards for transactions based on a context. The portable device
includes a plurality of virtual cards, and a storage device for
storing the plurality of virtual cards. The cards may relate to
credit or debit cards, loyalty cards, reward cards, security or
access cards, or identification cards, for example. The port-
able device includes a user interface for a user to maintain
rules for selection of one or more virtual cards based on the
context of the transaction. The portable device also includes a
processor to process the rules and select at least one of the
virtual cards based on the context of the transaction.

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20 Claims, 2 Drawing Sheets

